

Fill in this information to identify the case:

Debtor 1 Mark Brandstetter

Debtor 2 Bernadette Brandstetter

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 20-13111-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING

Court claim no. (if known): 1-1

Last 4 digits of any number you use to
identify the debtor's account: 8763

Date of payment change: 11/1/2020

Must be at least 21 days after date
of this notice

New total payment: \$1,099.12

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$543.90

New escrow payment: \$546.27

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Mark Brandstetter

Print Name

Middle Name

Last Name

Case number (*if known*) 20-13111-pmm

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab Date 09/18/2020
Signature

Print Charles G. Wohlrab Title Authorized Agent for Creditor
First Name _____ Middle Name _____ Last Name _____
Company Robertson, Anschutz, Schneid & Crane LLC
Address 10700 Abbott's Bridge Road, Suite 170
Number _____ Street _____
Duluth GA 30097 State _____ ZIP Code _____
Contact Phone 470-321-7112 Email cwohlrab@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on September 23, 2020 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Mark Brandstetter
5599 Colony Drive
Bethlehem, PA 18017

Bernadette Brandstetter
5599 Colony Drive
Bethlehem, PA 18017

PAUL H. YOUNG
Young, Marr & Associates
3554 Hulmeville Road
Suite 102
Bensalem, PA 19020

SCOTT F. WATERMAN (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

Frederic J. Baker
Office of United States Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Esther Kudron
Esther Kudron
ekudron@rascrane.com

BERNADETTE A BRANDSTETTER
 MARK A BRANDSTETTER
 5599 COLONY DR
 BETHLEHEM PA 18017

Analysis Date: August 31, 2020
 Loan: [REDACTED]

Property Address:
 5599 COLONY DR
 BETHLEHEM, PA 18017

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Nov 01, 2020	Prior Esc Pmt	August 01, 2020	Escrow Balance Calculation
P & I Pmt:	\$552.85	\$552.85**	P & I Pmt:	\$552.85	Due Date: December 01, 2018
Escrow Pmt:	\$0.00	\$546.27	Escrow Pmt:	\$543.90	Escrow Balance: \$1,287.38
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$1,778.28
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$1,315.90
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$552.85	\$1,099.12	Total Payment	\$1,096.75	Anticipated Escrow Balance: \$1,749.76

Shortage/Overage Information	Effective Nov 01, 2020	Cushion Calculation:
Upcoming Total Annual Bills	\$6,555.29	Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of
Required Cushion	\$1,092.55	1,092.55. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below
Required Starting Balance	\$1,638.87	
Escrow Shortage	\$0.00	1,092.55 or 1/6 of the anticipated payment from the account.
Surplus	\$110.89	

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Feb 2020 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Escrow Balance Required	Escrow Balance Actual
	Anticipated	Actual	Anticipated	Actual	Description	
Feb 2020					Starting Balance	0.00 (6,127.27)
Apr 2020			862.67	* County Tax	0.00 (6,989.94)	
Aug 2020			475.20	* Town Tax	0.00 (7,465.14)	
Sep 2020	P		3,901.52	* School Tax	0.00 (11,366.66)	
Oct 2020	\$0.00	1,778.28P	1,315.90	Hazard	0.00 (11,366.66)	(12,682.56)
			\$0.00			(10,904.28)
				\$6,555.29		

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
 P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

August 31, 2020

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,749.76	1,638.87
Nov 2020	546.27			2,296.03	2,185.14
Dec 2020	546.27			2,842.30	2,731.41
Jan 2021	546.27			3,388.57	3,277.68
Feb 2021	546.27			3,934.84	3,823.95
Mar 2021	546.27	862.67	County Tax	3,618.44	3,507.55
Apr 2021	546.27	475.20	Town Tax	3,689.51	3,578.62
May 2021	546.27			4,235.78	4,124.89
Jun 2021	546.27			4,782.05	4,671.16
Jul 2021	546.27			5,328.32	5,217.43
Aug 2021	546.27	3,901.52	School Tax	1,973.07	1,862.18
Sep 2021	546.27	1,315.90	Hazard	1,203.44	1,092.55
Oct 2021	546.27			1,749.71	1,638.82
	\$6,555.24	\$6,555.29			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,749.76. Your starting balance (escrow balance required) according to this analysis should be \$1,638.87. This means you have a surplus of 110.89. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. It and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be \$6,555.29. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$546.27
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$546.27

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.